

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Wayne Robert Stamp  
 Stacy McGarr Stamp  
 Debtors

Case No. 19-17452-elf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: DonnaR  
 Form ID: 318J01

Page 1 of 1  
 Total Noticed: 16

Date Rcvd: Jul 28, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 30, 2020.

db/jdb +Wayne Robert Stamp, Stacy McGarr Stamp, 202 Paper Mill Circle,  
 Lincoln University, PA 19352-9436  
 14438502 +Bank of America Business Card, PO Box 15796, Wilmington DE 19886-5796  
 14438504 +Barclays Business Card Services, PO Box 84030, Columbus GA 31908-4030  
 14438500 +Bayard Kara Swasey, 600 N King St Suite 400, PO Box 25130, Wilmington DE 19899-5130  
 14512616 +Legacy Mortgage Asset Trust 2019-SL3, C/O KML Law Group, 701 Market Street Suite 5000,  
 Philadelphia, PA. 19106-1541  
 14438499 +Parkowski Guerke Swayze, 116 W Water St, PO Box 598, Dover DE 19903-0598  
 14438501 +Rachel Brandenburg, People's Place Inc, 5360 Summit Bridge Rd No. 6,  
 Middletown DE 19709-4806  
 14438498 +Specialized Loan Servicing, 8742 Lucent Blvd. Suite 300, Highlands Ranch CO 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Jul 29 2020 04:36:58 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 29 2020 04:36:46  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 29 2020 04:36:54 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 14438495 EDI: BANKAMER.COM Jul 29 2020 08:33:00 Bank of America, PO Box 15019,  
 Wilmington DE 19886  
 14438505 +EDI: CAPITALONE.COM Jul 29 2020 08:33:00 Capital One Business Cards, PO Box 71083,  
 Charlotte NC 28272-1083  
 14438497 +EDI: CITICORP.COM Jul 29 2020 08:33:00 Citi, PO Box 70166, Philadelphia PA 19176-0166  
 14438503 +EDI: CITICORP.COM Jul 29 2020 08:33:00 Citi Business Cards, PO Box 9001037,  
 Louisville KY 40290-1037  
 14438496 +EDI: RMSC.COM Jul 29 2020 08:33:00 Lowes, PO Box 530914, Atlanta GA 30353-0914  
 TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 30, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 28, 2020 at the address(es) listed below:

CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com  
 EVAN THOMAS MILLER on behalf of Plaintiff Jennifer R. Morrell emiller@bayardlaw.com,  
 lmorton@bayardlaw.com  
 JEFFREY P. BRYMAN on behalf of Defendant Wayne R. Stamp jpb@bfmlaw.com  
 JEFFREY P. BRYMAN on behalf of Joint Debtor Stacy McGarr Stamp jpb@bfmlaw.com  
 JEFFREY P. BRYMAN on behalf of Debtor Wayne Robert Stamp jpb@bfmlaw.com  
 MAGGIE S SOBOLESKI on behalf of Plaintiff Jennifer R. Morrell msoboles@yahoo.com,  
 3532@notices.nextchapterbk.com  
 REBECCA ANN SOLARZ on behalf of Creditor Legacy Mortgage Asset Trust 2019-SL3  
 bkgroup@kmlawgroup.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

**Information to identify the case:**

Debtor 1	<b>Wayne Robert Stamp</b>	Social Security number or ITIN	<b>xxx-xx-7364</b>
	First Name Middle Name Last Name	EIN	<b>81-1179348</b>
Debtor 2	<b>Stacy McGarr Stamp</b>	Social Security number or ITIN	<b>xxx-xx-1423</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **19-17452-elf**

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Wayne Robert Stamp  
aka Wayne R. Stamp, dba Stamp Enterprises,  
Inc.

7/28/20

**By the court:** Eric L. Frank  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**